1 2 3 Judge: Timothy W. Dore Chapter: 13 4 Hearing Date: September 16, 2020 5 Hearing Location: Judge Dore's Courtroom 6 Telephonic Time: 9:30 p.m. 7 8 9 IN THE UNITED STATES BANKRUPTCY COURT 10 FOR THE WESTERN DISTRICT OF WASHINGTON 11 12 In re: **CHAPTER 13 PROCEEDING** NO. 20-10818-TWD 13 **BRADLEY EVAN DRUMMOND &** ANGELA MARIE DRUMMOND, DEBTORS' RESPONSE TO CREDITOR'S 14 MOTION FOR RELIEF FROM STAY 15 Debtors. 16 17 Debtors, Bradley Evan Drummond and Angela Marie Drummond, by and through their 18 attorney, Jonathan Smith, hereby replies to the SN Servicing Corporation's Motion for Relief from 19 Stay. In support thereof, Debtor states the following: 20 1. Debtors received a Motion for Relief from Stay on August 24, 2020. 21 22 2. Debtors filed a Chapter 7 case, case number 09-19964 on September 25, 2009. 23 3. Debtors received a discharge in their Chapter 7 case on December 30, 2009. 24 4. The debtors filed this current Chapter 13 case on March 13, 2020. 25 5. The second mortgage has remained silent in regards to their debt for the past ten years. 26 ADVANTAGE LEGAL GROUP Debtor's Response to Motion for Relief of 12207 NE 8TH STREET 27 Stay - 1 BELLEVUE, WA 98005 Tel: 425-452-9797 28 Facsimile: 425-440-7681

1	6. The debtors will reopen their Chapter 7 bankruptcy and file an adversary preceding to
2	avoid the second mortgage.
3	WHEREFORE, Debtors respectfully requests the Court to deny the creditor's Motion for Relief of
4	Stay.
5	Stay.
6	DATED, this 9 <sup>th</sup> day of September, 2020.
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8	/s/ Jonathan Smith_ Jonathan Smith, WSBA #27372
9	Attorney for Debtor 12207 NE 8 <sup>th</sup> Street
10	Bellevue, WA 98005
11	Tel: 425-452-9797
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27	Debtor's Response to Motion for Relief of Stay - 2  ADVANTAGE LEGAL GROUP 12207 NE 8 <sup>TH</sup> STREET RELIEF WA 19905
28	Bellevue, WA 98005 Tel: 425-452-9797

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